	Application No.	Applicant(s)
Notice of Allowability	09/391,772	DIXON ET AL.
	Examiner	Art Unit
	Ella Colbert	3624

*-- The **MAILING DATE** of this communication appears on the cover sheet with the correspondence address--*

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *24 June 2005*.

2. ☒ The allowed claim(s) is/are *1,2 and 5-21*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some*   c)☐ None   of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the

            International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a)☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1)☐ hereto or 2)☐ to Paper No./Mail Date _____ .

    (b)☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of

        Paper No./Mail Date _____ .

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

DETAILED ACTION

1.   Claims 1, 2, and 6-21 are pending. Claims 1, 6-8, 11, 13, 15, 17, 19, 20, and 21 have been amended in the communication filed 06/24/05 entered as Request For Continued Examination and Request for Extension of Time.

2.   A terminal disclaimer was faxed with the amendment below on 09/27/05 disclaiming the pending reference application 09/392,028.

EXAMINER'S AMENDMENT

3.   An Examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to Applicants', and amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this Examiner's amendment was given in a fax communication by Mr. Patrick W. Rashe on 27 September 2005.

In the claims

4.   Claim 1. A method for submitting a report from an accounting system to an automated lending system including a server, a local file system being coupled to the accounting system, said method, comprising the steps of:

generating at the accounting system a report having at least one of a defined report format and a defined translation service;

exporting the report from the accounting system to a local file;

submitting the report from the local file system to the server;

determining at the server whether the submitted report has the at least one of the

defined report format and the defined translation service and the undefined format; and

extracting via the server information from the report based on at least one of the defined

report format and the defined translation service to generate at least one exhibit to the

report, wherein extracting information from the report includes <u>determining whether</u>

<u>preprocessing of the report is needed</u>, determining whether segmentation of the report

is needed [,] wherein segmentation includes identifying a location of data within the

report and relocating data within the report such that the document is recognizable,

<u>performing a document recognition process, and performing a mapping and translation</u>

<u>process on the report,</u> and wherein the at least one exhibit summarizes selected

information included in the report.

Claim 6. A method for submitting a report from an accounting system to an

automated lending system including a server, the accounting system including a virtual

printer, said method, comprising the steps of:

generating at the accounting system a report having at least one of a specified report

format, and a defined translation service;

transmitting the report from the accounting system to the server via the virtual printer;

determining at the server whether the submitted report has the at least one of the

specified report format, and the defined translation service; and

extracting via the server information from the report based on at least one of the

specified report format, and the defined translation service to generate at least one

exhibit to the report, wherein extracting information from the report includes <u>determining</u>

whether preprocessing of the report is needed, determining whether segmentation of

the report is needed [,] wherein segmentation includes identifying a location of data

within the report and relocating data within the report such that the document is

recognizable, performing a document recognition process, and performing a mapping

and translation process on the report, and wherein the at least one exhibit summarizes

selected information included in the report.

Claim 8. An automated lending system comprising an accounting system

coupled to a local file system, and a server for communicating with said local file

system, said accounting system configured to generate a report having at least one of a

defined report format and a defined translation service, and export the report to said

local file system, said server configured to:

receive the report from said local file system;

determine whether the report has the at least one of said defined report format,

and said defined translation service; and

extract information from the report based on at least one of said defined report format,

and said defined translation service to generate at least one exhibit relating to the

report, wherein the exhibit summarizes selected information included in the report and

links the summarized information included in the report, wherein extracting information

from the report includes determining whether preprocessing of the report is needed,

determining whether segmentation of the report is needed [, and] wherein segmentation

includes identifying a location of data within the report and relocating data within the

report such that the document is recognizable, <u>performing a document recognition</u>

<u>process, and performing a mapping and translation process on the report.</u>

Claim 17. An automated lending system comprising an accounting system

including a virtual printer, and a server for communicating with said accounting system,

said accounting system configured to generate a report having at least one of a

specified report format, and a defined translation service, and transmit the report to said

server via said virtual printer, said server configured to:

receive the report;

determine whether the report has the at least one of said specified report format,

and said defined translation service to generate the at least one exhibit relating to the

report, wherein the exhibit summarizes selected data included in the report and links the

summarized data included in the exhibit to corresponding data in the report, wherein

extracting information from the report includes <u>determining whether preprocessing of</u>

<u>the report is needed</u>, determining whether segmentation of the report is needed [, and]

wherein segmentation includes identifying a location of data within the report and

relocating data within the report such that the document is recognizable<u>, performing a</u>

<u>document recognition process, and performing a mapping and translation process on</u>

<u>the report.</u>

Reasons for Allowance

5.   Claims 1, 2, and 5-21 are allowed.

6.   The following is an examiner's statement of reasons for allowance: The prior art

of record (Wexler US Patent No. 6,298,357 B1) teaches a method and apparatus for

extracting information from an unstructured electronic document. The method and

Apparatus of Wexler provides extraction of information from an electronic document.

        Even though, the prior art teaches a method and apparatus for extracting

information from an electronic document, the prior art of record fails to teach a method

and automated lending system and accounting system for extracting information from a

report that includes determining whether preprocessing of the report is need,

determining whether segmentation of the report is needed, the segmentation including

identifying a location within the report and relocating data within the report such that the

document is recognizable, performing a document recognition process, and performing

a mapping and translation process on the report, and wherein the at least one exhibit

summarizes selected information included in the report. For these reasons claims 1, 6,

8, and 17 are deemed allowable over the prior art of record, and claims 2, 5, 7, 9-16,

and 18-21 are allowed by dependency.

        Any comments considered necessary by applicant must be submitted no later

than the payment of the issue fee and, to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled "Comments on

Statement of Reasons for Allowance."

Conclusion

7.   Other prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

Carpo (US 5,629,846) disclosed a method and system for translating an electronic document from one format to a second format.

DeRose et al (US 5,708,806) disclosed the generation of an electronic document.

Geoff Williams (GB 2308692) disclosed spreadsheets for processing data and providing financial reports.

Damon et al (EP0 0474390 B1) disclosed page printers with full page image areas in bit map form and printers.

Dykeman, John disclosed generating reports (sales and accounting) without human intervention and printing the reports.
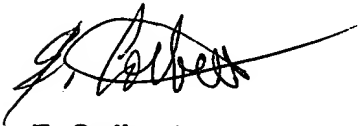
Inquiries

8.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday-Thursday, 6:30AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

E. Colbert
Primary Patent Examiner
September 26, 2005